

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Mark S. Barner
Debtor

Case No. 19-03553-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Dec 20, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2024:

Recip ID	Recipient Name and Address
db	#+ Mark S. Barner, 735 Hoffman Dr., Harrisburg, PA 17111-3839
5237442	+ Blue Chip Fcu, 5050 Derry St, Harrisburg, PA 17111-5697
5237445	+ Dauphin County Tax Claims Bureau, Attn: Bankruptcy, 2 South 2nd Street, Harrisburg, PA 17101-2047
5237452	+ York Co Drs, 100 W Market St, York, PA 17401-1332

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: BASSASSOC.COM	Dec 20 2024 23:34:00	United Consumer Financial Serv., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
5253246	+ Email/Text: kwalters@autotrakk.com	Dec 20 2024 18:43:00	Auto Trakk LLC, 1500 Sycamore Road, Suite 200, Montoursville, PA 17754-9416
5237441	+ Email/Text: kwalters@autotrakk.com	Dec 20 2024 18:43:00	Autotrakk Llc, Attn: Bankruptcy Department, 1500 Sycamore Rd., Ste. 200, Montoursville, PA 17754-9416
5237443	+ EDI: CAPITALONE.COM	Dec 20 2024 23:34:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5237444	+ Email/PDF: creditonebknottifications@resurgent.com	Dec 20 2024 18:45:35	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5237453	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Dec 20 2024 18:42:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5260914	EDI: DIRECTV.COM	Dec 20 2024 23:35:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
5237447	+ Email/Text: benhusa@gmc-inc.com	Dec 20 2024 18:43:00	Guardian Mortgage Co, P O Box 833890, Richardson, TX 75083-3890
5261833	Email/Text: benhusa@gmc-inc.com	Dec 20 2024 18:43:00	Guardian Mortgage. a division of Sunflower Bank, N, P.O. Box 833890, Richardson, TX 75083-3890
5237454	EDI: IRS.COM	Dec 20 2024 23:34:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5256290	Email/PDF: resurgentbknottifications@resurgent.com	Dec 20 2024 18:45:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5237449	+ Email/Text: unger@members1st.org	Dec 20 2024 18:43:00	Members 1st Fcu, Attn: Bankruptcy Dept, 5000 Louise Dr, Mechanicsburg, PA 17055-4899
5237457	EDI: PENNDEPTREV	Dec 20 2024 23:35:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946

5237457	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 20 2024 18:43:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5237455	Email/Text: fesbank@attorneygeneral.gov	Dec 20 2024 18:42:00	Office of Attorney General, Financial Enforcement, Section, Stra, Harrisburg, PA 17120
5252152	+ EDI: PENNDEPTREV	Dec 20 2024 23:35:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5252152	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 20 2024 18:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5237446	Email/Text: bankruptcy@sequium.com	Dec 20 2024 18:42:00	Focus Receivables Mana, Attn: Bankruptcy, 1130 Northchase Parkway Ste 150, Marietta, GA 30067
5237456	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Dec 20 2024 18:42:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5237451	Email/Text: bknotice@upgrade.com	Dec 20 2024 18:42:00	Upgrade, Inc., 275 Battery Street, 23rd Floor, San Francisco, CA 94111
5237450	+ Email/Text: EBankruptcy@UCFS.NET	Dec 20 2024 18:43:00	United Consumer Financial Services, Attn: Bankruptcy, Po Box 856290, Louisville, KY 40285-6290
5251505	+ EDI: BASSASSOC.COM	Dec 20 2024 23:34:00	United Consumer Financial Services, Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083
5237458	^ MEBN	Dec 20 2024 18:34:30	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5237448	*	Internal Revenue Service, Special Procedures Branch, PO Box 12051, Philadelphia, PA 19105

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2024 at the address(es) listed below:

Name	Email Address
Bass and Associates PC	on behalf of Creditor United Consumer Financial Serv. ecf@bass-associates.com

District/off: 0314-1
Date Rcvd: Dec 20, 2024

User: AutoDocke
Form ID: 3180W

Page 3 of 3
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Jack N Zaharopoulos

TWecf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor GUARDIAN MORTGAGE A DIVISION OF SUNFLOWER BANK, N.A. bkgroup@kmlawgroup.com

John Matthew Hyams

on behalf of Debtor 1 Mark S. Barner jmh@johnhyamslaw.com
acb@johnhyamslaw.com;dlh@johnhyamslaw.com;alr@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Mark S. Barner

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7854

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-03553-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark S. Barner

12/20/24**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.